



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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BHC Name [UNITED COMMUNITY BANKS, INC.](#)

City/State [BLAIRSVILLE, GA](#)

Bank Holding Company Information

Federal Reserve District: [6](#)

Consolidated Assets (\$000): [24,376,955](#)

Peer Group Number: [1](#) Number in Peer Group: [134](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[UNITED COMMUNITY BANKS, INC.](#)

[125 HIGHWAY 515 EAST](#)

[BLAIRSVILLE, GA 30512](#)

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Summary Ratios

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019																	
Average assets (\$000)	24,268,113			17,979,471			19,220,679			15,406,287			12,678,361																	
Net income (\$000)	48,018			73,706			269,803			164,091			185,720																	
Number of BHCs in peer group	134			133			130			128			125																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	2.71	2.55	60	2.95	2.67	70	2.86	2.60	68	3.27	2.77	82	3.69	3.01	83															
+ Non-interest income	0.72	0.97	43	0.98	1.13	50	0.82	1.04	42	1.01	1.21	48	0.86	1.32	34															
- Overhead expense	1.97	2.18	40	2.10	2.28	44	2.05	2.17	45	2.41	2.57	50	2.54	2.69	45															
- Provision for credit losses	0.38	0.04	92	-0.27	-0.12	27	-0.20	-0.09	23	0.49	0.51	51	0.10	0.15	46															
+ Securities gains (losses)	-0.06	0	2	0	0.01	32	0	0.01	45	0	0.02	50	-0.01	0.01	13															
+ Other tax equivalent adjustments	0	0	79	0	0	48	0	0	46	0	0	10	0	0	42															
= Pretax net operating income (tax equivalent)	1.01	1.35	22	2.11	1.78	75	1.83	1.66	68	1.38	1.04	75	1.90	1.56	79															
Net operating income	0.79	1.03	24	1.64	1.36	74	1.40	1.26	70	1.07	0.81	73	1.46	1.19	80															
Net income	0.79	1.02	24	1.64	1.35	74	1.40	1.26	70	1.07	0.82	72	1.46	1.19	80															
Net income (Subchapter S adjusted)					1.74		1.78			1.97			1.18			1.17														
Percent of Average Earning Assets																														
Interest income (tax equivalent)	3.06	2.96	57	3.39	3.18	59	3.23	3.06	59	3.93	3.55	72	4.76	4.41	74															
Interest expense	0.13	0.20	34	0.23	0.29	45	0.17	0.25	35	0.40	0.52	37	0.72	1.08	23															
Net interest income (tax equivalent)	2.93	2.75	60	3.16	2.88	66	3.07	2.80	65	3.54	3.01	79	4.04	3.33	80															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.08	0.09	62	-0.01	0.16	8	0	0.11	11	0.17	0.27	46	0.14	0.21	46															
Earnings coverage of net loan and lease losses (X)	27.15	38.54	59	-273.47	25.70	4	8,152.13	39.72	99	15.54	22.91	58	20.61	24.40	61															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.93	1.20	23	1.09	1.49	23	0.87	1.23	22	1.20	1.58	29	0.70	0.83	38															
Allowance for loan and lease losses / Total loans and leases	0.92	1.17	24	1.07	1.47	24	0.87	1.20	23	1.19	1.55	30	0.70	0.81	40															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.29	0.47	28	0.48	0.70	38	0.29	0.49	25	0.54	0.71	41	0.40	0.57	34															
30–89 days past due loans and leases / Total loans and leases	0.09	0.32	14	0.09	0.33	14	0.06	0.32	7	0.18	0.39	24	0.22	0.43	26															
Liquidity and Funding																														
Net noncore funding dependence	-11.76	-1.97	19	-10.37	-0.51	21	-17.20	-2.33	10	-10.90	3.20	12	-2.52	14.45	9															
Net short-term noncore funding dependence	-13.01	-6.65	25	-11.94	-6.88	29	-18.59	-7.71	16	-13.23	-4.76	19	-4.55	3.38	19															
Net loans and leases / Total assets	58.49	59.31	45	63.13	60.99	54	55.85	58.67	41	63.72	61.58	46	68.19	63.77	51															
Capitalization																														
Tier 1 leverage ratio	8.89	9.06	48	9.39	9.15	58	8.75	8.98	49	9.28	9.13	55	10.34	9.76	66															
Holding company equity capital / Total assets	11.06	10.29	61	10.94	10.72	55	10.61	10.71	51	11.28	11.16	51	12.66	12.43	53															
Total equity capital (including minority interest) / Total assets	11.06	10.40	60	10.94	10.85	52	10.61	10.82	49	11.28	11.29	48	12.66	12.57	52															
Common equity tier 1 capital / Total risk-weighted assets	11.88	12.21	50	12.34	12.57	53	12.46	12.42	56	12.31	12.38	55	12.97	12.17	75															
Net loans and leases / Equity capital (X)	5.29	5.82	41	5.77	5.73	51	5.27	5.53	46	5.65	5.58	53	5.39	5.21	56															
Cash dividends / Net income	50.53	33.45	83	24.95	23.13	50	28.17	28.27	48	38.91	42.30	47	29.40	33.12	43															
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02																
Growth Rates																														
Assets	31.35	9.35	88	41.80	16.49	91	17.73	10.50	80	37.76	16.68	92	2.72	9.26	26															
Equity capital	32.69	4.03	88	23.80	9.13	87	10.70	7.46	76	22.73	6.99	89	12.22	10.49	70															
Net loans and leases	21.70	6.29	87	31.01	7.22	89	3.20	3.36	56	28.72	9.07	88	5.61	9.10	49															
Noncore funding	0.11	-10.65	66	8.88	-25.09	86	-25.58	-14.79	32	26.30	-12.18	90	-49.84	6.59	0															
Parent Company Ratios																														
Short-term debt / Equity capital	0	0.49	40	2.46	0.52	85	0	0.57	38	0	0.77	38	0	1.02	36															
Long-term debt / Equity capital	11.01	11.08	60	11.46	11.33	61	10.49	10.95	59	14.64	13.56	67	11.90	13.04	65															
Equity investment in subsidiaries / Equity capital	102.01	103.47	50	97.43	102.85	20	97.82	103.22	18	101.11	102.81	41	110.97	103.22	84															
Cash from ops + noncash items + op expense / Op expense + dividends	64.12	125.04	28	304.81	98.58	93	242.27	154.48	82	217.27	147.24	81	56.15	190.27	8															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	145,427	124,382	499,447	489,176	468,965	16.92	100.40
Income from lease financing receivables.....	781	887	3,501	3,620	3,361	-11.95	
Fully taxable income on loans and leases.....	145,441	124,541	500,100	489,725	469,176	16.78	101.11
Tax-exempt income on loans and leases.....	767	728	2,848	3,071	3,150	5.36	208.03
Estimated tax benefit on income on loans and leases.....	263	250	977	1,053	1,080	5.36	13.17
Income on loans and leases (tax equivalent).....	146,471	125,519	503,925	493,849	473,406	16.69	101.19
Investment interest income (tax equivalent).....	24,457	16,060	73,634	63,874	74,994	52.28	35.66
Interest on balances due from depository institutions.....	639	365	2,078	1,711	2,148	75.07	460.53
Interest income on other earning assets.....	133	128	430	614	1,094	3.91	-62.11
Total interest income (tax equivalent).....	171,700	142,072	580,067	560,048	551,642	20.85	88.07
Interest on time deposits of \$250K or more	344	647	1,500	5,078	6,338	-46.83	124.84
Interest on time deposits < \$250K.....	232	1,233	2,280	15,624	27,721	-81.18	-72.87
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	2,554	3,341	11,066	21,069	32,799	-23.56	24.59
Interest on other borrowings and trading liabilities.....	2,104	2,636	8,865	8,261	10,905	-20.18	-51.58
Interest on subordinated debt and mandatory convertible securities	2,032	1,623	6,049	6,204	5,553	25.20	
Total interest expense.....	7,266	9,480	29,760	56,236	83,316	-23.35	-1.85
Net interest income (tax equivalent).....	164,434	132,592	550,307	503,812	468,326	24.02	96.01
Non-interest income.....	43,650	44,222	157,533	155,337	108,788	-1.29	101.06
Adjusted operating income (tax equivalent)	208,084	176,814	707,840	659,149	577,114	17.69	97.05
Overhead expense.....	119,392	94,543	394,517	371,492	321,613	26.28	91.63
Provision for credit losses.....	23,086	-12,281	-37,550	75,204	13,102		2785.75
Securities gains (losses)	-3,734	0	83	748	-1,021		
Other tax equivalent adjustments	1	0	0	-1	0		
Pretax net operating income (tax equivalent).....	61,578	94,843	351,823	212,914	241,358	-35.07	45.44
Applicable income taxes	12,385	20,150	77,962	45,355	52,992	-38.54	-32.97
Tax equivalent adjustments	1,175	987	4,058	3,468	2,646	19.05	248.66
Applicable income taxes (tax equivalent).....	13,560	21,137	82,020	48,823	55,638	-35.85	-27.93
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	48,018	73,706	269,803	164,091	185,720	-34.85	104.12
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	48,018	73,706	269,803	164,091	185,720	-34.85	104.12
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	48,018	73,706	269,803	164,091	185,720	-34.85	104.12
Investment securities income (tax equivalent).....	24,457	16,060	73,634	63,874	74,994	52.28	35.66
US Treasury and agency securities (excluding mortgage-backed securities)	1,882	997	5,723	3,387	3,539	88.77	108.88
Mortgage-backed securities	16,208	10,138	46,861	42,295	50,771	59.87	71.08
All other securities	6,367	4,925	21,050	18,192	20,684	29.27	-16.80
Cash dividends declared.....	24,264	18,390	76,016	63,843	54,601	31.94	273.98
Common	22,545	16,671	69,141	60,310	54,601	35.23	247.49
Preferred.....	1,719	1,719	6,875	3,533	0	0.00	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.83	2.75	57	3.16	2.96	64	3.02	2.85	64	3.64	3.27	72	4.35	4	74
Less: Interest expense	0.12	0.19	34	0.21	0.27	46	0.15	0.23	37	0.37	0.48	37	0.66	0.98	26
Equals: Net interest income (tax equivalent)	2.71	2.55	60	2.95	2.67	70	2.86	2.60	68	3.27	2.77	82	3.69	3.01	83
Plus: Non-interest income	0.72	0.97	43	0.98	1.13	50	0.82	1.04	42	1.01	1.21	48	0.86	1.32	34
Equals: adjusted operating income (tax equivalent)	3.43	3.56	49	3.93	3.87	63	3.68	3.70	51	4.28	4.04	67	4.55	4.41	60
Less: Overhead expense	1.97	2.18	40	2.10	2.28	44	2.05	2.17	45	2.41	2.57	50	2.54	2.69	45
Less: Provision for credit losses	0.38	0.04	92	-0.27	-0.12	27	-0.20	-0.09	23	0.49	0.51	51	0.10	0.15	46
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	-0.06	0	2	0	0.01	33	0	0.01	45	0	0.02	50	-0.01	0.01	13
Plus: other tax equivalent adjustments	0	0	79	0	0	48	0	0	46	0	0	10	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.01	1.35	22	2.11	1.78	75	1.83	1.66	68	1.38	1.04	75	1.90	1.56	79
Less: Applicable income taxes (tax equivalent)	0.22	0.31	25	0.47	0.40	73	0.43	0.38	72	0.32	0.23	75	0.44	0.36	76
Less: Minority interest	0	0	42	0	0	42	0	0	40	0	0	42	0	0	36
Equals: Net operating income	0.79	1.03	24	1.64	1.36	74	1.40	1.26	70	1.07	0.81	73	1.46	1.19	80
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	0.79	1.02	24	1.64	1.35	74	1.40	1.26	70	1.07	0.82	72	1.46	1.19	80
Memo: Net income (last four quarters)	1.17	1.17	50	1.23	1.07	69	1.40	1.26	70	1.07	0.82	72	1.46	1.19	79
Net income—BHC and noncontrolling (minority) interest	0.79	1.04	22	1.64	1.37	73	1.40	1.27	70	1.07	0.83	72	1.46	1.20	80
Margin Analysis															
Average earning assets / Average assets	92.43	93.16	38	93.26	93.08	52	93.37	93.08	53	92.40	92.32	52	91.43	91.05	55
Average interest-bearing funds / Average assets	51.48	60.43	16	56.78	62.97	23	55.05	61.99	22	56.44	64.06	19	60.08	65.57	26
Interest income (tax equivalent) / Average earning assets	3.06	2.96	57	3.39	3.18	59	3.23	3.06	59	3.93	3.55	72	4.76	4.41	74
Interest expense / Average earning assets	0.13	0.20	34	0.23	0.29	45	0.17	0.25	35	0.40	0.52	37	0.72	1.08	23
Net interest income (tax equivalent) / Average earning assets	2.93	2.75	60	3.16	2.88	66	3.07	2.80	65	3.54	3.01	79	4.04	3.33	80
Yield or Cost															
Total loans and leases (tax equivalent)	4.08	3.88	65	4.34	4.05	69	4.35	4.01	73	4.68	4.27	74	5.42	5.09	75
Interest-bearing bank balances	0.14	0.18	20	0.12	0.10	76	0.14	0.14	57	0.22	0.27	40	1.66	2.04	28
Federal funds sold and reverse repos	0.15	0.28	43		0.26		0.04	0.25	36		0.68			2.44	
Trading assets	0	0.43	27	0	0.39	27	0	0.45	26	0	0.60	23		0.99	
Total earning assets	3.04	2.93	58	3.37	3.15	61	3.21	3.04	61	3.91	3.51	74	4.74	4.36	75
Investment securities (tax equivalent)	1.54	1.78	25	1.61	1.84	35	1.53	1.77	34	2.32	2.25	57	2.79	2.76	54
US Treasury and agency securities (excluding mortgage-backed securities)	1.45	1.09	78	1.28	1.30	52	1.38	1.14	69	1.65	1.75	52	2.26	2.32	54
Mortgage-backed securities	1.39	1.67	20	1.49	1.60	42	1.42	1.57	36	2.27	2.05	68	2.75	2.61	68
All other securities	1.84	2.75	18	1.53	2.93	9	1.59	2.81	12	2.31	3.24	15	3.60	4.06	43
Interest-bearing deposits	0.10	0.16	31	0.21	0.26	47	0.14	0.21	33	0.49	0.53	50	0.93	1.10	37
Time deposits of \$250K or more	0.47	0.48	53	0.89	0.82	59	0.56	0.66	42	1.52	1.42	58	2.03	1.96	53
Time deposits < \$250K	0.07	0.44	4	0.35	0.78	6	0.17	0.62	5	1.01	1.36	20	1.60	1.82	33
Other domestic deposits	0.10	0.13	46	0.16	0.17	55	0.13	0.15	49	0.32	0.36	48	0.63	0.93	27
Foreign deposits		0.14			0.13			0.14			0.42			1.19	
Federal funds purchased and repos	0	0.16	5	0	0.18	9	0	0.17	9	0.25	0.62	16	2.50	1.86	79
Other borrowed funds and trading liabilities	4.19	1.14	96	4.36	1.38	96	4.55	1.27	96	3.27	1.50	93	2.31	2.38	46
All interest-bearing funds	0.23	0.31	38	0.37	0.42	49	0.28	0.37	41	0.65	0.74	46	1.09	1.49	27

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	43,650	44,222	157,533	155,337	108,788
Fiduciary activities income	935	1,004	4,257	1,957	0
Service charges on deposit accounts - domestic	5,236	4,589	20,004	19,489	22,971
Trading revenue.....	769	1,898	3,288	6,725	0
Investment banking fees and commissions.....	4,460	1,969	12,614	6,204	6,143
Insurance activities revenue.....	1,214	1,098	4,631	2,776	1,592
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	8,030	3,389	4,623	-1,804	2,318
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	11,633	21,784	68,354	72,120	31,387
Other non-interest income.....	11,373	8,491	39,762	47,870	44,377
Total overhead expenses	119,392	94,543	394,517	371,492	321,613
Personnel expense.....	74,187	60,192	241,066	223,772	201,111
Net occupancy expense.....	11,605	8,897	36,978	34,109	32,518
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	1,793	985	4,044	4,168	4,939
Other operating expenses.....	31,807	24,469	112,429	109,443	83,045
Fee income on mutual funds and annuities.....	2,316	1,972	8,723	6,220	6,150
Memoranda					
Assets under management in proprietary mutual funds and annuities	16,824	0	21,176	0	0
Number of equivalent employees	2,893	2,397	2,554	2,399	2,308
Average personnel expense per employee.....	25.64	25.11	94.39	93.28	87.14
Average assets per employee.....	8,388.56	7,500.82	7,525.72	6,421.96	5,493.22

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Analysis Ratios															
Mutual fund fee income / Non-interest income	5.31	2.26	80	4.46	2.10	79	5.54	2.17	82	4	2.02	78	5.65	2.72	79
Overhead expenses / Net Interest Income + non-interest income	57.70	61.09	35	53.77	59.31	26	56.06	59.28	33	56.66	62.28	31	55.98	61.29	30
Percent of Average Assets															
Total overhead expense	1.97	2.18	40	2.10	2.28	44	2.05	2.17	45	2.41	2.57	50	2.54	2.69	45
Personnel expense.....	1.22	1.21	55	1.34	1.28	60	1.25	1.21	61	1.45	1.30	66	1.59	1.41	68
Net occupancy expense.....	0.19	0.23	29	0.20	0.24	25	0.19	0.23	30	0.22	0.26	27	0.26	0.28	37
Other operating expenses.....	0.55	0.71	34	0.57	0.73	33	0.61	0.72	41	0.74	0.94	41	0.69	0.97	28
Overhead less non-interest income	1.25	1.18	53	1.12	1.10	47	1.23	1.10	57	1.40	1.25	65	1.68	1.32	73
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	57.38	60.59	35	53.47	58.69	26	55.74	58.83	33	56.36	61.82	31	55.73	60.64	30
Personnel expense.....	35.65	33.94	54	34.04	33.28	51	34.06	32.93	51	33.95	32.36	56	34.85	32.39	61
Net occupancy expense.....	5.58	6.43	33	5.03	6.42	29	5.22	6.23	34	5.17	6.58	27	5.63	6.52	32
Other operating expenses.....	16.15	19.35	27	14.40	18.45	23	16.45	19.18	35	17.24	22.28	31	15.25	21.20	13
Total non-interest income	20.98	26.24	42	25.01	28.42	45	22.26	27.67	39	23.57	28.83	41	18.85	29.23	28
Fiduciary activities income	0.45	2.31	35	0.57	2.15	34	0.60	2.20	37	0.30	2.09	33	0	1.97	14
Service charges on domestic deposit accounts	2.52	3.51	35	2.60	3.21	38	2.83	3.27	40	2.96	3.27	42	3.98	3.88	49
Trading revenue.....	0.37	0.53	68	1.07	0.97	70	0.46	0.62	67	1.02	1.28	66	0	1.18	22
Investment banking fees and commissions.....	2.14	2.33	62	1.11	2.51	44	1.78	2.58	55	0.94	2.46	39	1.06	3.54	37
Insurance activities revenue.....	0.58	0.38	77	0.62	0.38	77	0.65	0.36	77	0.42	0.41	72	0.28	0.47	68
Venture capital revenue.....	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	3.86	1.49	85	1.92	0.99	80	0.65	0.60	72	-0.27	0.01	17	0.40	0.28	73
Net securitization income	0	0	48	0	0.01	45	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	5.59	1.74	90	12.32	3.74	91	9.66	3.30	88	10.94	3.92	86	5.44	1.86	90
Other non-interest income.....	5.47	8.92	32	4.80	8.65	27	5.62	9.27	28	7.26	9.65	42	7.69	10.04	44
Overhead less non-interest income	36.40	33.42	57	28.46	29.66	39	33.48	30.52	54	32.79	31.93	48	36.88	31.06	61
Applicable income taxes / Pretax net operating income (tax equivalent).....	20.11	20.83	43	21.25	21.04	48	22.16	21.18	62	21.30	18.63	63	21.96	20.56	62
Applicable income tax + TE / Pretax net operating income + TE	22.02	22.92	41	22.29	22.74	46	23.31	22.67	62	22.93	21.18	59	23.05	23.23	49

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Real estate loans	10,529,700	8,143,443	8,673,217	7,967,464	6,777,509	29.30	97.61	
Commercial and industrial loans	3,409,697	3,489,136	2,926,202	3,302,874	1,904,224	-2.28	229.27	
Loans to individuals	374,873	143,282	137,048	144,282	126,828	161.63	-34.45	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0	0	-100.00	
Agricultural loans	10,842	5,650	4,569	6,418	7,196	91.89	1204.69	
Other loans and leases	66,284	62,012	63,419	55,210	55,280	6.89	77.87	
Less: Unearned income	0	0	0	0	0	0		
Loans and leases, net of unearned income	14,391,396	11,843,523	11,804,455	11,476,248	8,871,037	21.51	106.14	
Less: Allowance for loan and lease losses	132,805	126,866	102,532	137,010	62,089	4.68	119.36	
Net loans and leases	14,258,591	11,716,657	11,701,923	11,339,238	8,808,948	21.70	106.02	
Debt securities that reprice or mature in over 1 year	5,074,366	3,231,473	4,410,853	2,706,142	1,955,873	57.03	134.53	
Mutual funds and equity securities	6,143	1,977	1,302	1,687	1,973	210.72	419.71	
Subtotal	19,339,100	14,950,107	16,114,078	14,047,067	10,766,794	29.36	112.85	
Interest-bearing bank balances	1,593,998	1,107,488	2,082,148	1,370,911	286,282	43.93	3315.17	
Federal funds sold and reverse repos	1,882	0	27,000	0	0	0		
Debt securities that reprice or mature within 1 year	1,335,734	1,100,502	1,242,069	938,941	602,242	21.37	121.98	
Trading assets	13,905	44,758	29,631	72,509	0	-68.93		
Total earning assets	22,284,619	17,202,855	19,494,926	16,429,428	11,655,318	29.54	128.93	
Non-interest-bearing cash and due from depository institutions	312,539	228,193	213,128	238,922	231,095	36.96	69.35	
Premises, fixed assets, and leases	319,988	243,979	268,632	246,561	232,326	31.15	70.68	
Other real estate owned	1,080	595	1,144	647	475	81.51	-78.66	
Investment in unconsolidated subsidiaries	22,642	5,376	6,925	5,097	4,679	321.17	1145.43	
Intangible and other assets	1,436,087	878,178	967,494	875,500	794,774	63.53	131.52	
Total assets	24,376,955	18,559,176	20,952,249	17,796,155	12,918,667	31.35	127.11	
Quarterly average assets	24,268,113	17,979,471	20,866,962	17,643,500	12,920,713	34.98	127.30	
Average loans and leases (YTD)	14,368,712	11,571,047	11,583,087	10,558,427	8,740,533	24.18	107.56	
Memoranda								
Loans held-for-sale	75,191	164,979	44,109	105,433	58,484	-54.42	355.95	
Loans not held-for-sale	14,316,205	11,678,544	11,760,346	11,370,815	8,812,553	22.59	105.55	
Real estate loans secured by 1–4 family	3,103,872	2,444,560	2,610,529	2,349,445	2,095,627	26.97	73.82	
Commercial real estate loans	7,361,414	5,654,049	6,028,312	5,574,583	4,622,142	30.20	110.38	
Construction and land development	1,850,818	1,231,752	1,374,645	1,248,747	1,212,662	50.26	114.80	
Multifamily	201,418	181,164	170,996	168,713	146,257	11.18	171.46	
Nonfarm nonresidential	5,309,178	4,241,133	4,482,671	4,157,123	3,263,223	25.18	107.12	
Real estate loans secured by farmland	64,414	44,834	34,376	43,436	59,740	43.67	47.41	
Total investment securities	6,416,243	4,333,952	5,654,224	3,646,770	2,560,088	48.05	131.92	
U.S. Treasury securities	206,121	127,570	237,323	128,072	154,618	61.57	21.30	
US agency securities (excluding mortgage-backed securities)	293,954	184,056	257,212	163,547	5,420	59.71	1038.12	
Municipal securities	632,674	536,029	533,532	473,997	271,970	18.03	350.78	
Mortgage-backed securities	4,554,752	2,718,219	3,812,412	2,244,979	1,830,591	67.56	178.27	
Asset-backed securities	479,043	680,492	604,277	562,721	92,425	-29.60	-1.43	
Other debt securities	243,556	85,609	208,166	71,767	203,091	184.50	-20.54	
Mutual funds and equity securities	6,143	1,977	1,302	1,687	1,973	210.72	419.71	
Available-for-sale securities	3,909,115	3,744,279	4,496,824	3,224,722	2,274,581	4.40	60.43	
U.S. Treasury securities	186,310	127,570	217,520	128,072	154,618	46.05	9.64	
US agency securities (excluding mortgage-backed securities)	211,479	173,521	187,032	152,972	5,420	21.88	718.80	
Municipal securities	335,044	296,116	275,844	276,274	226,490	13.15	300.18	
Mortgage-backed securities	2,468,683	2,395,971	3,018,985	2,032,916	1,592,537	3.03	81.07	
Asset-backed securities	479,043	680,492	604,277	562,721	92,425	-29.60	-1.43	
Other debt securities	228,556	70,609	193,166	71,767	203,091	223.69	-25.44	
Mutual funds and equity securities	0	0	0	0	0	-100.00		
Held-to-maturity securities appreciation (depreciation)	-149,111	-868	-7,295	16,831	4,369			
Available-for-sale securities appreciation (depreciation)	-162,453	22,374	-19,705	72,611	33,974			
Structured notes, fair value	6,365	9,915	7,332	10,545	12,623	-35.80	-62.88	
Pledged securities	1,768,032	1,227,156	1,464,351	1,113,756	917,849	44.08	26.13	

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	7,948,061	1,521,936	6,959,252	1,569,555	645,082	422.23	1923.43
NOW, ATS and transaction accounts	4,680,122	575,520	3,973,708	846,130	416,631	713.20	1601.30
Time deposits less brokered deposits < \$250K	1,244,723	1,178,184	1,060,481	1,189,067	1,435,077	5.65	14.01
MMDA and other savings accounts	6,675,865	12,245,659	5,809,935	11,033,721	7,893,647	-45.48	-0.49
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	20,548,771	15,521,299	17,803,376	14,638,473	10,390,437	32.39	142.66
Time deposits of \$250K or more	325,668	273,700	255,612	305,384	349,478	18.99	140.06
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	0		
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	49,888	0	0	479	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year	133,747	133,616	133,714	183,441	106,078	0.10	8.00
Brokered deposits < \$250K	198,739	200,201	190,358	290,098	160,701	-0.73	32.43
Noncore funding	658,154	657,405	579,684	778,923	616,736	0.11	-35.07
Trading liabilities	40,535	28,848	19,895	24,631	0	40.51	
Subordinated notes and debentures + trust preferred securities	190,482	128,087	113,647	143,515	128,147	48.71	1056.96
Other liabilities	243,998	192,452	213,404	203,084	147,655	26.78	82.67
Total liabilities	21,681,940	16,528,091	18,730,006	15,788,626	11,282,975	31.18	125.11
Equity Capital							
Perpetual preferred stock (including surplus)	96,422	96,422	96,422	96,422	0	0.00	
Common stock	106,025	86,777	89,350	86,675	79,014	22.18	34.32
Common surplus	2,313,500	1,651,068	1,732,294	1,649,853	1,508,132	40.12	81.32
Retained earnings	354,409	192,185	330,653	136,869	40,152	84.41	
Accumulated other comprehensive income	-175,341	4,633	-26,476	37,710	8,394		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	2,695,015	2,031,085	2,222,243	2,007,529	1,635,692	32.69	144.66
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,695,015	2,031,085	2,222,243	2,007,529	1,635,692	32.69	144.66
Total liabilities and capital	24,376,955	18,559,176	20,952,249	17,796,155	12,918,667	31.35	127.11
Memoranda							
Non-interest-bearing deposits	7,948,061	6,060,210	6,959,252	5,391,722	3,481,151	31.15	188.61
Interest-bearing deposits	13,125,117	9,934,990	11,290,094	9,842,233	7,419,465	32.11	118.75
Total deposits	21,073,178	15,995,200	18,249,346	15,233,955	10,900,616	31.75	140.73
Long-term debt that reprices within 1 year	99,617	64,888	0	64,857	49,736	53.52	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,222,244	2,007,529	2,007,529	1,635,692	1,457,553		
Accounting restatements	0	0	0	-3,529	-549		
Net income	48,018	73,706	269,803	164,091	185,720		
Net sale of new perpetual preferred stock	0	0	0	96,422	0		
Net sale of new common stock	1,504	1,316	4,693	-14,209	-2,416		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	15,101	0	0		
Changes incident to business combinations	596,377	0	95,524	163,589	0		
Less: Dividends declared	24,264	18,390	76,016	63,843	54,601		
Change in other comprehensive income	-148,864	-33,076	-64,189	29,316	49,985		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	2,695,015	2,031,085	2,222,243	2,007,529	1,635,692		

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	43.20	37.11	61	43.88	36.10	65	41.40	36.25	59	44.77	36.22	68	52.46	37.78	71
Commercial and industrial loans	13.99	10.78	69	18.80	13.88	76	13.97	10.76	70	18.56	13.52	75	14.74	12.02	65
Loans to individuals	1.54	3.61	50	0.77	3.42	35	0.65	3.36	34	0.81	3.40	36	0.98	4.20	33
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0.04	0.17	59	0.03	0.19	45	0.02	0.18	42	0.04	0.19	50	0.06	0.24	52
Other loans and leases.....	0.27	4.19	8	0.33	4.29	8	0.30	4.47	8	0.31	4.63	6	0.43	5.01	6
Net loans and leases.....	58.49	59.31	45	63.13	60.99	54	55.85	58.67	41	63.72	61.58	46	68.19	63.77	51
Debt securities over 1 year.....	20.82	19.47	60	17.41	16.70	58	21.05	19.46	60	15.21	15.55	51	15.14	14.60	55
Mutual funds and equity securities	0.03	0.06	48	0.01	0.06	43	0.01	0.06	37	0.01	0.05	41	0.02	0.06	46
Subtotal	79.33	80.04	38	80.55	78.43	51	76.91	79.22	32	78.93	78.16	38	83.34	79.65	45
Interest-bearing bank balances	6.54	7.18	46	5.97	9.08	32	9.94	8.50	58	7.70	7.51	54	2.22	3.06	53
Federal funds sold and reverse repos	0.01	0.55	62	0	0.50	27	0.13	0.54	73	0	0.82	26	0	1.57	25
Debt securities 1 year or less	5.48	1.65	91	5.93	1.59	92	5.93	1.56	91	5.28	1.68	91	4.66	1.91	85
Trading assets	0.06	0.52	50	0.24	0.56	55	0.14	0.49	56	0.41	1.01	52	0	1.19	15
Total earning assets.....	91.42	91.28	54	92.69	91.48	65	93.04	91.77	64	92.32	91.05	63	90.22	89.53	57
Non-interest cash and due from depository institutions.....	1.28	0.96	75	1.23	1	70	1.02	0.82	70	1.34	1.07	74	1.79	1.14	90
Other real estate owned.....	0	0.01	45	0	0.02	29	0.01	0.01	48	0	0.02	27	0	0.03	23
All other assets.....	7.30	7.70	42	6.08	7.44	32	5.94	7.35	31	6.34	7.82	33	7.99	9.27	34
Memoranda															
Short-term investments	12.03	10.28	65	11.90	11.92	58	15.99	11.47	72	12.98	11.17	69	6.88	7.63	61
U.S. Treasury securities.....	0.85	1.80	51	0.69	0.98	67	1.13	1.47	64	0.72	0.84	71	1.20	1.03	69
US agency securities (excluding mortgage-backed securities)	1.21	0.79	72	0.99	0.73	71	1.23	0.82	73	0.92	0.63	72	0.04	0.54	32
Municipal securities	2.60	1.72	69	2.89	1.77	72	2.55	1.73	68	2.66	1.69	69	2.11	1.34	71
Mortgage-backed securities	18.68	14.04	72	14.65	12.38	62	18.20	14.14	70	12.61	11.75	53	14.17	11.44	68
Asset-backed securities	1.97	0.56	85	3.67	0.35	94	2.88	0.50	90	3.16	0.32	94	0.72	0.28	80
Other debt securities	1	0.55	73	0.46	0.46	61	0.99	0.53	72	0.40	0.42	62	1.57	0.39	88
Loans held-for-sale.....	0.31	0.40	68	0.89	0.46	78	0.21	0.55	53	0.59	0.52	65	0.45	0.39	67
Loans held for investment	58.73	59.15	45	62.93	61.15	52	56.13	58.06	41	63.89	61.72	47	68.22	63.50	51
Real estate loans secured by 1–4 family	12.73	11.67	60	13.17	11.69	58	12.46	11.46	59	13.20	11.91	55	16.22	13.29	63
Revolving	3.32	1.40	88	3.71	1.51	93	3.36	1.42	88	3.99	1.66	92	5.20	2.07	92
Closed-end, secured by first liens	9.33	9.94	48	9.37	9.76	52	9.02	9.67	48	9.09	9.81	48	10.84	10.69	51
Closed-end, secured by junior liens	0.08	0.17	44	0.10	0.21	39	0.08	0.17	41	0.12	0.22	41	0.19	0.28	48
Commercial real estate loans	30.20	23.42	66	30.46	22.27	69	28.77	22.69	66	31.32	22.22	69	35.78	22.23	80
Construction and land development.....	7.59	3.49	88	6.64	3.32	86	6.56	3.34	84	7.02	3.40	85	9.39	3.44	93
Multifamily.....	0.83	3.52	20	0.98	3.21	23	0.82	3.57	19	0.95	3.12	23	1.13	3.01	28
Nonfarm nonresidential	21.78	15.11	73	22.85	14.77	79	21.39	14.57	74	23.36	14.72	79	25.26	14.69	80
Real estate loans secured by farmland.....	0.26	0.33	66	0.24	0.33	64	0.16	0.30	62	0.24	0.33	65	0.46	0.36	71

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	73.17	61.87	65	68.76	57.91	67	73.47	61.05	67	69.43	57.15	70	76.40	57.46	76
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	21.57	20.07	57	20.64	19.43	55	22.11	19.86	57	20.47	19.43	51	23.62	20.75	59
Real estate loans secured by 1–4 family.....	5.63	2.35	91	5.81	2.45	91	5.96	2.43	92	6.19	2.64	92	7.57	3.15	92
Revolving	15.94	17.49	42	14.83	16.76	43	16.15	17.24	45	14.28	16.59	40	16.05	17.39	42
Closed-end.....	51.15	38.39	69	47.74	35.36	73	51.07	37.86	71	48.57	34.63	77	52.10	33.52	86
Construction and land development.....	12.86	5.82	87	10.40	5.29	85	11.65	5.65	84	10.88	5.26	87	13.67	5.09	94
1–4 family.....	4.43	1.29	92	2.94	1.05	88	3.82	1.18	89	3.12	0.93	90	3.78	0.94	95
Other.....	8.43	4.49	85	7.46	4.21	83	7.82	4.40	79	7.76	4.19	85	9.89	4.02	93
Multifamily.....	1.40	5.66	16	1.53	5.08	17	1.45	5.78	16	1.47	4.96	17	1.65	4.69	23
Nonfarm nonresidential	36.89	25	76	35.81	23.47	82	37.97	24.56	78	36.22	22.93	82	36.79	22.15	84
Owner-occupied.....	17.29	8.44	89	16.92	7.93	91	18.90	8.29	91	16.97	7.68	92	17.97	7.72	92
Other.....	19.61	16.32	62	18.89	15.25	61	19.07	15.94	60	19.25	14.95	63	18.82	14.34	68
Real estate loans secured by farmland.....	0.45	0.59	66	0.38	0.56	64	0.29	0.54	62	0.38	0.54	64	0.67	0.55	71
Loans to depository institutions and acceptances of other banks.....	0	0.03	34	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	23.69	18.81	69	29.46	23.16	71	24.79	18.86	72	28.78	22.17	75	21.47	19.53	61
Loans to individuals	2.60	6.52	50	1.21	6.02	34	1.16	6.24	35	1.26	6.13	34	1.43	7.13	31
Credit card loans	0.01	0.51	50	0	0.50	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans.....	0.08	0.31	56	0.05	0.33	42	0.04	0.34	41	0.06	0.32	46	0.08	0.37	52
Other loans and leases.....	0.46	8.03	8	0.52	8.05	8	0.54	8.75	8	0.48	9.09	6	0.62	9.85	5
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	476.32	395.39	66	462.62	382.51	65	462.87	391.81	63	463.67	381.27	60	497.80	391.26	66
Real estate loans secured by 1–4 family.....	140.41	125.02	64	138.87	124.29	60	139.32	126.06	63	136.73	125.03	54	153.92	138.18	56
Revolving	36.66	14.84	91	39.11	16.14	90	37.55	15.44	90	41.33	17.42	91	49.32	21.26	90
Closed-end.....	103.75	108.83	52	99.76	106.79	51	101.76	108.85	48	95.40	106.14	46	104.60	115.20	46
Commercial real estate loans	333	249.33	71	321.20	237.40	72	321.72	245.88	70	324.42	234.65	72	339.49	229.44	74
Construction and land development.....	83.72	36.95	88	69.97	35.26	83	73.36	35.95	86	72.67	35.62	84	89.07	34.95	91
1–4 family.....	28.87	8.02	94	19.77	6.84	89	24.09	7.42	90	20.83	6.34	89	24.62	6.61	92
Other.....	54.86	28.49	86	50.20	28.01	82	49.27	28.11	80	51.84	28.16	80	64.45	27.32	89
Multifamily.....	9.11	37.99	18	10.29	34.02	21	9.13	38.66	18	9.82	32.74	21	10.74	31.04	27
Nonfarm nonresidential	240.17	160.85	75	240.93	157.71	81	239.23	158.05	78	241.93	155.06	80	239.68	152.10	78
Owner-occupied.....	112.53	53.96	89	113.83	52.99	90	119.06	52.99	90	113.34	52.37	90	117.08	53.07	90
Other.....	127.64	105.37	63	127.11	102.29	60	120.17	102.54	58	128.59	100.54	61	122.60	97.41	63
Real estate loans secured by farmland.....	2.91	3.46	65	2.55	3.50	64	1.83	3.22	62	2.53	3.44	65	4.39	3.60	69
Loans to depository institutions and acceptances of other banks.....	0	0.18	34	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	154.24	113.45	72	198.21	145.22	73	156.16	114.45	72	192.21	139.91	73	139.86	122.02	62
Loans to individuals	16.96	36.67	52	8.14	35.91	36	7.31	34.55	36	8.40	37.47	35	9.32	43.51	31
Credit card loans	0.05	2.64	51	0	2.59	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans.....	0.49	1.66	58	0.32	1.94	45	0.24	1.86	41	0.37	1.88	50	0.53	2.18	51
Other loans and leases.....	3	47.86	8	3.52	47.52	8	3.38	51.06	8	3.21	49.54	6	4.06	52.44	5
Supplemental															
Non-owner occupied CRE loans / Gross loans	34.95	30.57	60	31.58	27.81	57	33	30.07	55	32.59	27.32	59	34.40	26.45	65
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	227.53	198.65	58	212.48	185.94	57	207.88	195.33	54	217.63	183.76	57	224.15	178.57	61
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	340.06	256.17	72	326.31	243.39	72	326.94	252.85	70	330.97	240.85	74	341.23	236.10	74

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			3,605,644	3,062,465	2,131,997
Commit: Secured commercial real estate loans	2,120,847	1,358,475	1,656,624	1,229,147	920,854
Commit: Unsecured real estate loans	46,057	47,248	46,777	26,587	10,929
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	57,835	28,887	29,312	31,748	22,533
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	21,913	22,486	21,965	18,845	16,423
Credit derivatives - notional amount (holding company as beneficiary)	47,103	40,106	47,420	29,998	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	69,016	62,592	69,385	48,843	16,423
Derivative Contracts					
Interest rate futures and forward contracts	184,500	421,546	201,419	320,997	110,585
Written options contracts (interest rate)	112,149	298,046	121,068	323,060	185,862
Purchased options contracts (interest rate)	116,746	175,348	121,362	173,965	112,424
Interest rate swaps	2,737,383	3,040,188	2,850,978	3,018,379	2,043,979
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets	BHC	Peer # 1	Pct												
Loan commitments (reported semiannually, June/Dec)							17.21	22.78	38	17.21	22.01	40	16.50	23.52	28
Standby letters of credit	0.24	0.64	27	0.16	0.67	13	0.14	0.65	10	0.18	0.71	15	0.17	0.84	18
Commercial and similar letters of credit	0	0.02	21	0	0.02	20	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.09	0.26	58	0.12	0.28	61	0.10	0.24	61	0.11	0.35	59	0.13	0.42	63
Credit derivatives - notional amount (holding company as beneficiary)	0.19	0.18	69	0.22	0.18	71	0.23	0.18	71	0.17	0.30	68	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.17	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.28	0.17	80	0.34	0.16	82	0.33	0.13	82	0.27	0.30	79	0.13	0.45	76
Derivative contracts	12.93	45.51	43	21.20	42.67	55	15.73	46.30	48	21.56	48.62	51	18.99	68.47	46
Interest rate contracts	12.93	33.09	46	21.20	30.32	58	15.73	32.46	51	21.56	34.36	53	18.99	47.31	48
Interest rate futures and forward contracts	0.76	4.02	67	2.27	4.59	73	0.96	3.25	66	1.80	6.21	65	0.86	10.67	60
Written options contracts (interest rate)	0.46	1.59	55	1.61	2	64	0.58	1.41	56	1.82	2.18	65	1.44	2.47	69
Purchased options contracts (interest rate)	0.48	1.35	64	0.94	1.45	73	0.58	1.31	69	0.98	1.46	72	0.87	2.65	65
Interest rate swaps	11.23	19.54	49	16.38	20.33	57	13.61	20.49	54	16.96	20.83	55	15.82	28.86	53
Foreign exchange contracts	0	6.48	26	0	6.19	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	3.96	27	0	3.83	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.07	35	0	0.80	33	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							31.13	44.98	40	29	42.82	39	24.39	45.53	26

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	3,150,778	3,935,128	3,294,827	3,836,401	2,452,850
Interest rate contracts	3,150,778	3,935,128	3,294,827	3,836,401	2,452,850
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	184,500	421,546	201,419	320,997	110,585
Written options	112,149	298,046	121,068	323,060	185,862
Exchange-traded	0	0	0	0	0
Over-the-counter	112,149	298,046	121,068	323,060	185,862
Purchased options	116,746	175,348	121,362	173,965	112,424
Exchange-traded	0	0	0	0	0
Over-the-counter	116,746	175,348	121,362	173,965	112,424
Swaps	2,737,383	3,040,188	2,850,978	3,018,379	2,043,979
Held for trading	2,333,087	2,733,443	2,437,031	2,692,810	0
Interest rate contracts	2,333,087	2,733,443	2,437,031	2,692,810	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	817,691	1,201,685	857,796	1,143,591	2,452,850
Interest rate contracts	817,691	1,201,685	857,796	1,143,591	2,452,850
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	3,143,065	3,725,661	3,269,107	3,589,028	2,299,689
One year or less	287,857	546,692	316,194	444,319	200,557
Over 1 year to 5 years	1,063,527	964,667	1,018,583	994,141	735,907
Over 5 years	1,791,681	2,214,302	1,934,330	2,150,568	1,363,225
Gross negative fair value (absolute value)	49,064	33,433	25,137	28,990	15,504
Gross positive fair value	35,460	63,896	42,464	86,638	35,008
Held for trading	13,905	44,758	29,631	72,509	0
Non-traded	21,555	19,138	12,833	14,129	35,008
Current credit exposure on risk-based capital derivative contracts	32,362	55,018	38,336	75,800	32,372
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	123	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	100	93.91	75	100	94.52	76	100	94.17	75	100	94.10	77	100	93.44	80
Percent of Notional Amount															
Interest rate contracts	0	3.18	25	0	3.16	25	0	3.47	25	0	3.49	25	0	3.20	22
Foreign exchange contracts	0	1.19	34	0	1.04	33	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	5.86	10.22	56	10.71	12.82	59	6.11	11.16	53	8.37	14.05	53	4.51	13.49	41
Written options	3.56	6.03	51	7.57	8.11	60	3.67	6.28	50	8.42	8.18	61	7.58	5.91	69
Exchange-traded	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	3.56	5.74	53	7.57	7.80	63	3.67	5.96	53	8.42	7.73	64	7.58	5.10	73
Purchased options	3.71	3.59	62	4.46	3.58	68	3.68	3.27	64	4.53	3.42	71	4.58	4.42	66
Exchange-traded	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	3.71	3.11	65	4.46	3.15	69	3.68	2.87	67	4.53	2.86	74	4.58	3.35	70
Swaps	86.88	74.58	56	77.26	69.64	47	86.53	74.26	56	78.68	68.76	53	83.33	69.75	51
Held for trading	74.05	38.74	64	69.46	42.14	56	73.97	40.42	65	70.19	43.53	56	0	44.16	18
Interest rate contracts	74.05	32.48	74	69.46	36.29	67	73.97	34.15	75	70.19	36.62	71	0	37.24	18
Foreign exchange contracts	0	1.60	34	0	1.47	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	25.95	61.26	35	30.54	57.86	43	26.03	59.58	34	29.81	56.47	43	100	55.84	81
Interest rate contracts	25.95	57.41	37	30.54	54.11	43	26.03	56.71	35	29.81	53.82	43	100	52.22	88
Foreign exchange contracts	0	0.37	32	0	0.45	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.11	38	0	0.12	37	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	99.76	92.63	62	94.68	90.92	42	99.22	92.53	64	93.55	91.48	39	93.76	93.86	35
One year or less	9.14	27.97	39	13.89	26.80	45	9.60	27.56	37	11.58	32.05	37	8.18	32.17	31
Over 1 year to 5 years	33.75	26.35	62	24.51	28.69	47	30.91	27.01	53	25.91	27.06	52	30	30.45	53
Over 5 years	56.86	29.53	79	56.27	30.03	78	58.71	29.89	78	56.06	29.56	78	55.58	28.09	79
Gross negative fair value (absolute value)	1.56	1.21	68	0.85	1.21	40	0.76	0.98	42	0.76	1.55	38	0.63	0.83	47
Gross positive fair value	1.13	1.52	46	1.62	1.70	45	1.29	1.34	49	2.26	2.23	54	1.43	1.19	63
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.06	53	0.02	0.05	46	0.01	0.04	46	0.02	0.07	38	0.01	0.06	46
Gross positive fair value (X)	0.02	0.06	43	0.04	0.07	51	0.02	0.05	50	0.05	0.09	47	0.03	0.07	47
Held for trading (X)	0.01	0.04	53	0.03	0.05	57	0.02	0.04	59	0.05	0.07	57	0	0.06	18
Non-traded (X)	0.01	0.01	58	0.01	0.01	57	0.01	0.01	58	0.01	0.02	51	0.03	0.01	85
Current credit exposure (X)	0.02	0.04	51	0.03	0.05	52	0.02	0.04	53	0.05	0.06	53	0.02	0.05	48
Credit losses on derivative contracts	0	0	47	0	0	47	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0.01	0	98	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.19	0.47	52	0.44	0.61	54	0.28	0.46	52	0.62	0.85	52	0.33	0.73	50

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	102,532	137,010	137,010	62,089	61,203
Gross losses	5,626	6,833	15,273	32,394	18,017
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	2,646	7,138	15,235	14,079	5,801
Net losses	2,980	-305	38	18,315	12,216
Provision for loan and lease losses	20,514	-10,449	-37,984	75,204	13,102
Adjustments	12,739	0	3,544	18,032	0
Ending balance	132,805	126,866	102,532	137,010	62,089
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	0.34	0.04	90	-0.23	-0.11	29	-0.20	-0.09	19	0.49	0.51	51	0.10	0.15
Provision for loan and lease losses / Average loans and leases	0.57	0.06	90	-0.36	-0.20	31	-0.33	-0.16	25	0.71	0.82	47	0.15	0.24
Provision for loan and lease losses / Net loan and lease losses	688.39	49.50	87	3,425.90	-168.35	96	99,957.89	-105.48	0	410.61	487.86	61	107.25	130.58
Allowance for loan and lease losses / Total loans and leases not held for sale	0.93	1.20	23	1.09	1.49	23	0.87	1.23	22	1.20	1.58	29	0.70	0.83
Allowance for loan and lease losses / Total loans and leases	0.92	1.17	24	1.07	1.47	24	0.87	1.20	23	1.19	1.55	30	0.70	0.81
Allowance for loan and lease losses / Net loans and leases losses (X)	11.14	38.27	44		18.09		2,698.21	21.39	99	7.48	11.58	52	5.08	8.03
Allowance for loan and lease losses / Nonaccrual assets	332.20	355.27	57	226.95	291.29	45	312.48	364.13	56	222.42	299.17	46	175.68	218.72
ALLL / 90+ days past due + nonaccrual loans and leases	332.18	284.19	69	226.95	246.27	56	312.48	287.08	68	222.42	244.34	52	169.95	151.73
Gross loan and lease losses / Average loans and leases	0.16	0.17	62	0.24	0.24	61	0.13	0.19	47	0.31	0.34	57	0.21	0.28
Recoveries / Average loans and leases	0.07	0.07	62	0.25	0.08	91	0.13	0.08	78	0.13	0.07	87	0.07	0.08
Net losses / Average loans and leases	0.08	0.09	62	-0.01	0.16	8	0	0.11	11	0.17	0.27	46	0.14	0.21
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0	0	43	0	0	44	0	40
Recoveries / Prior year-end losses	17.32	10.98	79	22.03	7.39	93	47.03	34.67	73	78.14	33.98	91	44.09	36.22
Earnings coverage of net loan and lease losses (X)	27.15	38.54	59	-273.47	25.70	4	8,152.13	39.72	99	15.54	22.91	58	20.61	24.40
Net Loan and Lease Losses By Type														
Real estate loans	-0.03	-0.01	22	0.04	0.03	69	-0.01	0.02	21	0.01	0.04	30	0.01	0.01
Real estate loans secured by 1–4 family	-0.04	-0.02	32	-0.01	-0.01	38	-0.05	-0.02	19	-0.07	0.01	5	0.02	0.01
Revolving	-0.01	-0.08	45	-0.03	-0.03	33	-0.06	-0.07	34	-0.08	0.01	14	0.07	0.02
Closed-end	-0.04	-0.02	21	0	-0.01	49	-0.04	-0.01	16	-0.06	0	6	-0.01	0
Commercial real estate loans	-0.02	0	12	0.06	0.05	72	0	0.04	23	0.04	0.07	52	0.01	0.01
Construction and land development	-0.06	-0.02	14	-0.01	0	26	-0.06	0	11	-0.03	0	21	-0.07	-0.01
1–4 family	0	0	94	-0.02	0	6	-0.01	0	11	-0.01	0	16	0.01	0
Other	-0.06	-0.01	10	0.01	0	84	-0.05	0	11	-0.02	0	17	-0.08	-0.01
Multifamily	0	0	57	0	0	54	0	0.01	48	0	0	58	0	0
Nonfarm nonresidential	-0.02	0.01	17	0.09	0.07	76	0.02	0.05	52	0.06	0.11	52	0.04	0.02
Owner-occupied	0	0	64	0.09	0.01	93	0.02	0.01	82	0.02	0.02	68	0.02	0.01
Other	-0.02	0	10	0	0.06	57	0	0.04	21	0.04	0.08	58	0.03	0.01
Real estate loans secured by farmland	0	0	57	-0.57	0	0	-0.03	0	14	0.06	0.02	83	-0.07	0.01
Commercial and industrial loans	0.37	0.11	85	-0.15	0.20	4	0.01	0.17	21	0.47	0.47	59	0.47	0.37
Loans to individuals	0.56	0.70	44	0.58	1.06	41	0.61	0.71	56	0.96	1.13	57	1.54	1.17
Credit card loans	2.59	1.88	71		2.41			1.84			2.92			3.11
Agricultural loans	0	0	54	0	0.02	50	0.37	0.02	91	2.71	0.19	95	2.45	0.08
Loans to foreign governments and institutions			0			0		0			0		0	
Other loans and leases	0.48	0.16	85	0.29	0.09	86	0.30	0.10	84	1.36	0.15	94	0.69	0.15

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		12,954		10,278		7,472		20,370		19,763
90+ days past due loans and leases		3		0		0		1		1,192
Nonaccrual loans and leases		39,977		55,900		32,812		61,600		35,342
Total past due and nonaccrual loans and leases		52,934		66,178		40,284		81,971		56,297
Restructured 30–89 days past due		467		767		527		886		269
Restructured 90+ days past due		0		0		0		0		0
Restructured nonaccrual		11,302		17,272		11,463		20,587		8,247
Total restructured loans and leases		11,769		18,039		11,990		21,473		8,516
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		2,033		0		0		0		0
Total past due and nonaccrual loans held for sale		2,033		0		0		0		0
Restructured loans and leases in compliance		39,454		41,281		40,422		40,159		45,718
Other real estate owned		1,080		595		1,144		647		475
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		0		0
Total other assets past due and nonaccrual		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.09	0.32	14	0.09	0.33	14	0.06	0.32	7	0.18
90+ days past due loans and leases	0	0.10	21	0	0.11	8	0	0.10	10	0
Nonaccrual loans and leases	0.28	0.44	31	0.47	0.65	40	0.28	0.46	29	0.54
90+ days past due and nonaccrual loans and leases	0.28	0.59	23	0.47	0.82	32	0.28	0.62	20	0.54
30–89 days past due restructured	0	0.01	55	0.01	0.01	69	0	0.01	59	0.01
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0
Nonaccrual restructured	0.08	0.10	54	0.15	0.13	61	0.10	0.10	56	0.18
30–89 days past due loans held for sale	0	0	39	0	0	41	0	0	40	0
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0
Nonaccrual loans held for sale	0.01	0	88	0	0	39	0	0	40	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.09	0.32	14	0.09	0.33	14	0.06	0.32	7	0.18
90+ days past due assets	0	0.10	19	0	0.11	8	0	0.10	9	0
Nonaccrual assets	0.28	0.45	31	0.47	0.66	40	0.28	0.47	28	0.54
30+ days past due and nonaccrual assets	0.37	0.94	17	0.56	1.18	23	0.34	0.97	13	0.71
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.16	0.35	23	0.30	0.50	32	0.16	0.36	21	0.35
90+ days past due and nonaccrual assets + other real estate owned	0.17	0.36	21	0.30	0.53	31	0.16	0.37	20	0.35
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.33	0.41	51	0.53	0.58	49	0.36	0.41	53	0.58
Allowance for loan and lease losses	60.98	62.77	58	77.67	69.27	66	73.06	62.64	70	75.39
Equity capital + allowance for loan and lease losses	2.86	3.67	41	4.57	5.03	52	3.22	3.60	49	4.82
Tier 1 capital + allowance for loan and lease losses	3.65	4.23	50	5.54	5.96	51	3.97	4.30	54	5.94
Loans and leases + other real estate owned	0.56	0.69	47	0.83	0.97	47	0.63	0.71	53	0.90

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.04	0.26	11	0.09	0.31	18	0.05	0.26	11	0.19	0.39	29	0.20	0.38	26
	90+ days past due		0	0.13	18	0	0.13	15	0	0.12	15	0	0.16	28	0.01	0.16	43
	Nonaccrual.....		0.27	0.51	31	0.49	0.76	36	0.30	0.52	32	0.52	0.76	37	0.44	0.46	52
Commercial and industrial	30–89 days past due		0.20	0.26	52	0.07	0.22	28	0.10	0.24	31	0.13	0.23	46	0.26	0.31	52
	90+ days past due		0	0.03	18	0	0.02	15	0	0.04	18	0	0.03	16	0.01	0.05	47
	Nonaccrual.....		0.25	0.53	29	0.45	0.69	42	0.24	0.57	30	0.60	0.75	44	0.27	0.83	23
Individuals	30–89 days past due		0.36	0.67	31	0.15	0.53	22	0.32	0.63	34	0.32	0.83	23	0.62	0.83	38
	90+ days past due		0	0.08	43	0	0.11	20	0	0.09	17	0	0.14	19	0.01	0.17	40
	Nonaccrual.....		0.61	0.16	88	0.11	0.22	47	0.04	0.17	36	0.16	0.28	50	0.13	0.17	53
Depository institution loans	30–89 days past due			0			0.01			0.01			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.01			0			0			0			0	
Agricultural	30–89 days past due		0	0.16	31	0	0.17	31	0	0.07	30	0	0.17	28	0.06	0.24	57
	90+ days past due		0	0	42	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual.....		0	0.71	26	0.39	0.44	71	0	0.70	27	0.34	0.49	65	2.50	0.67	87
Foreign governments	30–89 days past due			0			0.03			0.50			0			0.07	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.23			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due		0.19	0.13	68	0.13	0.13	67	0.23	0.12	79	0.81	0.18	89	0.52	0.20	80
	90+ days past due		0	0.01	34	0	0.01	34	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0.20	0.08	84	0.61	0.15	88	0.22	0.09	83	0.33	0.15	79	0.50	0.13	88

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Memoranda																
1–4 family	30–89 days past due	0.08	0.44	9	0.19	0.47	24	0.11	0.46	12	0.42	0.65	38	0.38	0.67	28
	90+ days past due	0	0.25	21	0	0.28	18	0	0.24	18	0	0.33	32	0.01	0.31	39
	Nonaccrual	0.54	0.68	49	0.77	0.88	53	0.56	0.71	47	0.83	0.89	57	0.74	0.73	58
Revolving	30–89 days past due	0.14	0.27	34	0.27	0.31	46	0.14	0.28	36	0.31	0.48	39	0.29	0.45	32
	90+ days past due	0	0.03	34	0	0.03	32	0	0.02	35	0	0.03	61	0	0.05	50
	Nonaccrual	0.15	1.02	20	0.25	1.31	21	0.17	1.18	22	0.35	1.13	24	0.51	1	40
Closed-end	30–89 days past due	0.06	0.46	8	0.16	0.48	23	0.10	0.49	14	0.47	0.65	46	0.43	0.70	35
	90+ days past due	0	0.28	21	0	0.31	20	0	0.26	18	0	0.38	17	0.02	0.35	43
	Nonaccrual	0.68	0.66	61	0.97	0.85	65	0.71	0.67	61	1.03	0.87	67	0.85	0.70	67
Junior lien	30–89 days past due	0	0.01	41	0.01	0.01	41	0	0.01	32	0.02	0.02	64	0.01	0.02	39
	90+ days past due	0	0	36	0	0	35	0	0	36	0	0	32	0	0	62
	Nonaccrual	0	0.03	29	0.02	0.05	32	0	0.03	24	0	0.04	21	0.01	0.04	32
Commercial real estate	30–89 days past due	0.03	0.16	19	0.05	0.22	23	0.02	0.15	14	0.09	0.26	38	0.12	0.18	43
	90+ days past due	0	0.01	30	0	0.02	24	0	0.01	28	0	0.02	23	0.01	0.03	58
	Nonaccrual	0.16	0.37	34	0.36	0.62	38	0.18	0.38	35	0.39	0.62	42	0.28	0.23	68
Construction and development	30–89 days past due	0.02	0.19	39	0.10	0.22	51	0.07	0.17	57	0.08	0.28	43	0.20	0.28	60
	90+ days past due	0	0	38	0	0.01	35	0	0.01	38	0	0.01	35	0.03	0.02	79
	Nonaccrual	0.03	0.17	40	0.19	0.50	58	0.06	0.20	48	0.18	0.41	55	0.27	0.20	77
1–4 family	30–89 days past due	0	0.03	29	0.03	0.03	71	0.04	0.02	78	0.02	0.03	60	0.04	0.06	61
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.02	32	0	0.02	62	0.01	0.01	74	0.01	0.03	62	0.08	0.02	86
Other	30–89 days past due	0.02	0.14	52	0.07	0.16	58	0.02	0.13	59	0.06	0.22	51	0.16	0.20	68
	90+ days past due	0	0	39	0	0	38	0	0	41	0	0	40	0.03	0.01	83
	Nonaccrual	0.03	0.14	51	0.18	0.43	60	0.04	0.16	56	0.17	0.35	61	0.19	0.17	72
Multifamily	30–89 days past due	0	0.06	29	0	0.08	27	0	0.07	27	0	0.09	22	0	0.08	19
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.12	25	0	0.13	19	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30–89 days past due	0.03	0.13	25	0.04	0.20	26	0	0.13	6	0.10	0.23	45	0.10	0.14	44
	90+ days past due	0	0.01	34	0	0.02	27	0	0.01	31	0	0.02	26	0.01	0.03	52
	Nonaccrual	0.21	0.45	36	0.43	0.78	40	0.22	0.45	39	0.46	0.80	41	0.30	0.28	60
Owner Occupied	30–89 days past due	0.01	0.04	36	0.04	0.06	50	0	0.04	10	0.04	0.07	50	0.09	0.07	65
	90+ days past due	0	0	38	0	0	33	0	0	37	0	0	33	0.01	0.01	64
	Nonaccrual	0.08	0.17	37	0.16	0.32	33	0.05	0.17	28	0.16	0.27	36	0.28	0.16	75
Other	30–89 days past due	0.02	0.08	43	0	0.12	22	0	0.08	14	0.06	0.14	51	0.01	0.07	26
	90+ days past due	0	0.01	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.13	0.24	47	0.27	0.40	50	0.17	0.23	54	0.30	0.44	49	0.02	0.10	29
Farmland	30–89 days past due	0.02	0.17	64	0.38	0.13	83	0	0.10	31	0	0.11	30	0.22	0.23	64
	90+ days past due	0	0	45	0	0.01	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0.51	0.67	66	0.89	1.14	60	0.63	0.69	69	0.82	1.13	59	1.27	0.84	71
Credit card	30–89 days past due	1.94	0.87	90		0.75			0.81			0.95			1.19	
	90+ days past due	0.28	0.45	40		0.56			0.45			0.63			0.78	
	Nonaccrual	0	0.12	35		0.10			0.10			0.05			0.11	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	2,419,525	1,737,845	1,821,644	1,736,528	1,587,146										
Retained earnings	364,411	211,038	343,989	158,716	40,152										
Accumulated other comprehensive income (AOCI)	-175,341	4,633	-26,476	37,710	8,394										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	2,608,595	1,953,516	2,139,157	1,932,954	1,635,692										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	792,535	393,033	477,456	388,494	352,150										
Accumulated other comprehensive income-related adjustments	-175,341	4,633	-26,475	37,710	8,394										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,991,401	1,555,850	1,688,176	1,506,750	1,275,148										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,991,401	1,555,850	1,688,176	1,506,750	1,275,148										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	96,422	96,422	96,422	96,422	24,250										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	96,422	96,422	96,422	96,422	24,250										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	96,422	96,422	96,422	96,422	24,250										
Tier 1 Capital	2,087,823	1,652,272	1,784,598	1,603,172	1,299,398										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	111,357										
Non-qualifying capital instruments	196,300	135,000	120,000	148,443	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	118,873	93,101	79,778	102,753	65,547										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	315,173	228,101	199,778	251,196	176,904										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	315,173	228,101	199,778	251,196	176,904										
Exited advanced approach tier 2 capital															
Total capital	2,402,996	1,880,373	1,984,376	1,854,368	1,476,302										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	24,278,115	17,998,324	20,880,298	17,665,347	12,920,713										
Less: Deductions from common equity tier 1 capital	792,534	393,033	477,456	388,494	352,150										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	23,485,581	17,605,291	20,402,842	17,276,853	12,568,563										
Total risk-weighted assets	16,756,440	12,603,233	13,548,534	12,240,440	9,834,051										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	11.88	12.18	50	12.34	12.54	53	12.46	12.37	57	12.31	12.35	55	12.97	12.11	75
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	12.46	12.88	47	13.11	13.31	55	13.17	13.11	61	13.10	13.08	57	13.21	12.78	66
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	14.34	14.72	49	14.92	15.37	50	14.65	14.91	54	15.15	15.23	55	15.01	14.36	69
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.89	9.06	48	9.39	9.15	58	8.75	8.98	49	9.28	9.13	55	10.34	9.76	66
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		4,977			3,288			4,459			3,196			2,817		51.37	
Total property and casualty assets		4,977			3,288			4,459			3,196			2,817		51.37	
Reinsurance recoverables (P/C)		0			0			0			0			0			
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)		0			0			0			0			0			
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		4,789			3,189			4,339			2,819			1,739		50.17	
Total property and casualty equity		4,789			3,189			4,339			2,819			1,739		50.17	
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		450			370			1,521			1,079			946		21.62	
Total property and casualty		450			370			1,521			1,079			946		21.62	
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		487			398			414			380			286		22.36	
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		1,214			1,098			4,631			2,776			1,592		10.56	
Other insurance activities income		499			533			2,123			1,094			116		-6.38	
Insurance and reinsurance underwriting income		715			565			2,508			1,682			1,476		26.55	
Premiums		715			565			2,508			1,682			1,476		26.55	
Credit related insurance underwriting		715			565			2,508			1,682			1,476		26.55	
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		265			194			987			1,100			530		36.60	
Net assets of insurance underwriting subsidiaries		622			0			0			0			0			
Life insurance assets		297,219			202,817			217,713			201,968			202,664		46.55	92.81
Analysis Ratios																	
03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019					
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Insurance underwriting assets / Consolidated assets	0.02	0	91	0.02	0	91	0.02	0	91	0.02	0	89	0.02	0.01	85		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100	50.48	77	100	54.39	76	100	53.11	76	100	53.67	76	100	51.47	79		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0	49.52	22	0	45.61	23	0	46.89	24	0	46.33	23	0	48.53	20		
Separate account assets (L/H) / Total life assets		11.64			12.21			13.40			11.24				7.26		
Insurance activities revenue / Adjusted operating income	0.58	0.38	77	0.62	0.38	77	0.65	0.36	77	0.42	0.41	72	0.28	0.47	68		
Premium income / Insurance activities revenue	58.90	3.33	94	51.46	2.23	93	54.16	2.76	93	60.59	2.84	94	92.71	7.32	92		
Credit related premium income / Total premium income	100	37.50	79	100	33.33	81	100	32.99	84	100	38.23	81	100	34.91	83		
Other premium income / Total premium income	0	62.50	20	0	66.67	18	0	67.01	15	0	61.77	18	0	65.09	16		
Insurance underwriting net income / Consolidated net income	0.94	0.02	94	0.50	0.02	94	0.56	0.02	94	0.66	0.03	93	0.51	0.08	89		
Insurance net income (P/C) / Equity (P/C)	37.59	25.60	72	46.41	22.15	77	35.05	23.22	70	38.28	15.59	84	54.40	19.86	85		
Insurance net income (L/H) / Equity (L/H)		150.40			3.56			4.49			3.62			5.13			
Insurance benefits, losses, expenses / Insurance premiums	37.06	2,703.20	41	34.34	1,367.96	31	39.35	927.51	36	65.40	447.82	50	35.91	233.61	33		
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0.07	47	0	0.07	47	0	0.07	47	0	0.15	42		
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	88	0	0	44	0	0	44	0	0	44	0	0	42		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	13.38	12.22	54	11.40	11	49	11.54	12	44	11.61	11.03	49	14.89	11.51	65		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)			155			0			110			0			0		0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	74	0	0.50	37	0	0.46	74	0	0.75	37	0	1.39	34		

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	15,000	15,000	15,000	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	15,000	15,000	15,000	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans		0.70			0.69			0.66			0.87			1.25	
Cost: Interest-bearing deposits.....		0.14			0.13			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.72			0.37			0.20			5.18			27.03	
Commercial and industrial loans		1.62			1.94			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....		10.28			-6.17			6.83			-2.40			22.48	
Total selected assets.....	0	17.19	49		-2.56			9.48			2.04			12.40	
Deposits		-5.48			2.95			0.73			3.46			10.36	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans.....		0	0	0	0	0	0	0
Commercial and Industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.02	0.02	0.02	0.02	0.01
Dollar Amount in Thousands					
	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	6,410	91,928	229,726	163,513	14,990	-93.03	-88.72
Dividends	0	89,000	217,000	150,000	0	-100.00	-100.00
Interest	34	135	324	493	269	-74.81	3.03
Management and service fees	6,376	2,793	12,402	13,020	14,721	128.28	78.35
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	9	3	10	20	4,687	200.00	-83.64
Dividends	9	3	10	20	4,687	200.00	-83.64
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	6,419	91,931	229,736	163,533	19,677	-93.02	-88.71
Securities gains (losses)	0	0	0	0	0		
Other operating income	83	352	530	294	99	-76.42	
Total operating income	6,502	92,283	230,266	163,827	19,776	-92.95	-88.57
Operating Expenses							
Personnel expenses	6,915	4,045	11,017	13,084	14,754	70.95	63.90
Interest expense	3,844	3,746	13,467	13,135	10,279	2.62	45.66
Other expenses	1,306	1,105	4,822	3,332	4,420	18.19	51.68
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	12,065	8,896	29,306	29,551	29,453	35.62	56.30
Income (loss) before taxes	-5,858	83,678	201,827	133,990	-9,697		
Applicable income taxes (credit)	-1,887	-3,247	-6,908	-2,681	-8,711		
Extraordinary items							
Income before undistributed income of subsidiaries	-3,971	86,925	208,735	136,671	-986		
Equity in undistributed income of subsidiaries	51,990	-13,219	61,065	27,419	186,708		
Bank subsidiaries	51,414	-13,219	61,091	27,419	190,505		
Nonbank subsidiaries	576	0	-26	0	-3,797		123.26
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	48,019	73,706	269,800	164,090	185,722	-34.85	104.13
Memoranda							
Bank net income	51,414	75,781	278,091	177,419	190,505	-32.15	103.72
Nonbank net income	585	3	-16	20	890	19400.00	86.90
Subsidiary holding companies' net income	0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	2,725,959	88.24	2,007,599	84.78	2,158,455	85.69	2,032,433	1,814,414	35.78	130.65	
Common and preferred stock	2,708,252	87.67	1,978,293	83.55	2,150,683	85.38	2,028,965	1,814,414	36.90	129.15	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	17,707	0.57	29,306	1.24	7,772	0.31	3,468	0	-39.58		
Investment in nonbank subsidiaries	40,875	1.32	620	0.03	23,194	0.92	752	752	6492.74	924.44	
Common and preferred stock	40,875	1.32	620	0.03	23,194	0.92	752	752	6492.74	924.44	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0		
Securities	15,853	0.51	8,292	0.35	9,276	0.37	8,052	5,515	91.18	1241.20	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	273,706	8.86	325,369	13.74	298,315	11.84	288,012	29,548	-15.88	217.54	
Cash and due from unrelated depository institution	2,370	0.08	728	0.03	1	0	1,231	2,947	225.55		
Premises, furnishings, fixtures and equipment	16	0	797	0.03	34	0	815	888	-97.99	-71.93	
Intangible assets	0	0	0	0	0	0	0	0	0		
Other assets	30,316	0.98	24,480	1.03	29,597	1.18	22,326	21,444	23.84	39.44	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total assets	3,089,095	100.00	2,367,885	100.00	2,518,872	100.00	2,353,621	1,875,508	30.46	138.53	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	49,888	2.11	0	0	0	0	-100.00	-100.00	
Borrowings with maturity over 1 year	133,747	4.33	133,616	5.64	133,714	5.31	183,441	84,517	0.10	8.00	
Subordinated notes and debentures	162,917	5.27	99,176	4.19	99,505	3.95	110,411	110,194	64.27		
Other liabilities	59,851	1.94	40,210	1.70	49,268	1.96	34,018	27,153	48.85	227.97	
Balance due to subsidiaries and related institutions	37,565	1.22	13,911	0.59	14,142	0.56	18,222	17,953	170.04	128.16	
Total liabilities	394,080	12.76	336,801	14.22	296,629	11.78	346,092	239,817	17.01	103.67	
Equity Capital	2,695,015	87.24	2,031,084	85.78	2,222,243	88.22	2,007,529	1,635,691	32.69	144.66	
Perpetual preferred stock (income surplus)	96,422	3.12	96,422	4.07	96,422	3.83	96,422	0	0.00		
Common stock	106,025	3.43	86,777	3.66	89,350	3.55	86,675	79,014	22.18	34.32	
Common surplus	2,313,500	74.89	1,651,067	69.73	1,732,294	68.77	1,649,853	1,508,131	40.12	81.32	
Retained earnings	354,409	11.47	192,185	8.12	330,653	13.13	136,869	40,152	84.41		
Accumulated other comprehensive income	-175,341	-5.68	4,633	0.20	-26,476	-1.05	37,710	8,394			
Other equity capital components	0	0	0	0	0	0	0	0			
Total liabilities and equity capital	3,089,095	100.00	2,367,885	100.00	2,518,872	100.00	2,353,621	1,875,508	30.46	138.53	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries	37,565	1.22	13,911	0.59	14,142	0.56	18,222	17,953	170.04	128.16	
Notes payable to subsidiaries that issued TPS	36,233	1.17	13,291	0.56	13,522	0.54	17,470	17,201	172.61	128.46	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0			

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		64.91			21.16	74.87	14	36.42	66.37	29	46.71	81.10	26		57.84
Dividends declared / Net income	50.53	33.46	83	24.95	23.13	50	28.17	28.27	48	38.91	42.29	47	29.40	33.08	43
Net income – dividends / Average equity.....	3.41	6.76	13	10.93	9.52	68	9.20	8.62	62	5.51	4.14	67	8.43	6.46	77
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	124.34	14	483.96	101.14	94	285.47	155.92	79	234.95	132.17	80	0	178.13	9
Dividends from nonbank subsidiaries	0.04	1.65	66	0.02	3.28	62	0.01	4.90	44	0.03	3.41	49	8.58	7.53	77
Dividends from subsidiary holding companies.....	0	3.24	45	0	4.75	46	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	0.04	153.16	16	483.97	128.99	93	285.48	203.53	75	234.98	174.85	75	8.58	260.40	5
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	43.39	14	117.44	30.63	95	78.03	45.96	80	84.55	60.28	73	0	66.55	4
Interest income from bank subsidiaries.....	0.07	0.15	72	0.18	0.12	78	0.12	0.11	80	0.28	0.36	68	0.14	0.54	64
Management and service fees from bank subsidiaries	12.40	0.75	94	3.69	1.08	82	4.46	0.88	85	7.34	1.47	86	7.73	1.55	85
Other income from bank subsidiaries.....	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	12.47	49.34	29	121.31	33.49	95	82.61	51.33	80	92.16	62.88	74	7.87	69.36	9
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	1.54	31.46	56	100	47.24	78		62.63		100	56.39	72	526.63	82.95	91
Interest income from nonbank subsidiaries.....	0	2.20	37	0	2.80	33		2.44		0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries	0	0.46	41	0	0.53	40		0.37		0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.06	48	0	0.09	45		0.07		0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	1.54	39.06	40	100	69.48	74		87.22		100	79.84	64	526.63	150.41	87
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		117.80			28.44			38.10			43.51				61.23
Interest income from subsidiary holding companies		11.88			6.44			5.26			8.40				6.54
Management and service fees from subsidiary holding companies.....		0.52			0.37			0.73			0.44				0.36
Other income from subsidiary holding companies		-3.33			-1.46			-0.40			0.01				0.29
Operating income from subsidiary holding companies.....		126.86			34.47			58.37			55.20				76.49
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	60.28	15	96.44	58.57	61	94.24	74.16	44	91.56	69.76	46	0	67.32	10
Interest income from bank subsidiaries.....	0.52	1.04	79	0.15	0.72	65	0.14	0.23	73	0.30	0.63	69	1.36	0.80	77
Management and service fees from bank subsidiaries	98.06	1.48	96	3.03	4.11	79	5.39	1.44	84	7.95	1.87	85	74.44	1.81	99
Other income from bank subsidiaries.....	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	98.59	73.91	46	99.62	71.70	69	99.77	83.13	72	99.81	82.20	77	75.80	78.80	27
Dividends from nonbank subsidiaries	0.14	4.30	75	0	5.32	58	0	3.07	43	0.01	1.95	48	23.70	2.65	92
Interest income from nonbank subsidiaries.....	0	0.21	40	0	0.82	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0.14	6.88	63	0	10.59	40	0	4.67	29	0.01	4.70	34	23.70	7.29	84
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		225.56			27.88	142.34	36		158.10			135.13			83.37
Loans and advances from subsidiaries / Total debt	12.66	28.43	42	4.92	29.59	37	6.06	26.38	37	6.20	27.08	38	9.22	28.33	46